

# SPOTLIGHT

American Income Life • May 2001 • Monthly Magazine

## WHY?

Because We Can!

By Roger Smith

Persistence

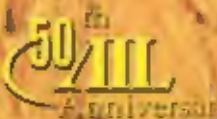
By Denise Bowyer

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Celebrating 50 Years Of Success

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Volume 34 Number 5

## Why — Because You Can!



From the desk of  
**Roger Smith**  
Executive Vice President,  
Director Of Agencies

What is it that drives us? What makes us want to compete with others or ourselves? Why did we, as Americans, need to be the first to put a man on the moon, or break the four minute mile, or build the tallest skyscrapers? Why are we still doubling the processing speed of computers every 24 months? Why do we challenge ourselves to exceed our own and other people's expectations?

My wife, Dottie, has just competed in her first triathlon.

She has never done anything like this before. This triathlon was comprised of a one mile swim, a 30 mile bike ride and a five mile run. She trained daily for this event, and

there was not a day that went by that her body did not ache. But when I asked her why she wanted to compete, she confidently responded, "Because, I can!"

For many of you a challenge is just that — a challenge. For some of you a challenge is just a given, a common factor in everyday life. A desire to challenge ourselves is as elementary as breathing, eating and sleeping. It is just as important, as humans, to fight for survival as it is to strive for self improvement. Just as these things are important to us as

individuals, these things are important to us collectively, as a group and as a Company.

I look around at the individuals that make up American Income, and I am amazed at what I see. I know your talent; I know your abilities; and I know your eagerness to expand, grow and share. This is why I believe that \$60 million in Net ALP is not impossible. I know it is possible, because we can!

I have spoken with each SGA, and I let them know that they are responsible for their share of the \$60 million. When you break this down, we are all collectively responsible for a portion of the total.

I know we are going to do it — I know we are going to make it to \$60 million — because we can! And soon we will be talking about \$70, \$80 and \$100 million.

So again, why was it so important for us to be the first on the moon? Because we could, and we did! Why is it important to break records? Because we can, we have before and we will again! Just because we can!



"If you really want something, you can figure out how to make it happen."

— Cher

### Dates to Remember

**May 28 (Monday), 2001**

The Home Office will be closed for the Memorial Day holiday.

**May 30 (Wednesday), 2001**

Business must be received in Waco to count for May production.

**June 21-23 (Thursday-Saturday), 2001**

Leadership Development Seminar in Waco.

**June 28 (Thursday), 2001**

Business must be received in Waco to count for June production.

### Company Quality Averages

To be eligible for bonuses and in order to be featured in Spotlight, Top Producers must have one point above the Company's Quality Averages for both Persistency and Net to Gross.

— April

Net to Gross: 75%

Persistency: 72.38%

**Note:** These figures will be used as the minimum qualification requirements for all bonuses. Only Net to Gross is used during the first eight months from Agent's hire date.

### "Opportunity Unlimited" At Work

"To American Income Life:

A gentleman has come into my place of employment a few times — dressed sharp, driving a nice car — but what impressed me the most was he was so happy and enthusiastic. These are two elements I am presently missing in my current occupation.

I am a Sales Trainer/Manager for Jiffy Lube, Inc. My responsibility as a trainer is to train our employees on techniques for suggestive selling and upgrading services. This is a position for which I am very qualified, and one I enjoy because I have an aptitude for selling. Also, as a part of my job, I fill in as a manager when one is lacking from a particular store.

Three days ago, I was filling in at one of our stores, and this gentleman walks into the shop. Because he impressed me, I asked him what he did for a living. He responded, "I make friends, make trips and make money." I thought to myself, "Wow!" We talked briefly, and he handed me an Opportunity Unlimited CD.

I decided several months ago that I would seek out, and find, any occupation that could reward me for my hard work and effort, as well as create a fantastic income. I was in need of some help to shape my financial stability for my family's future. I have been in sales for 21 years; I have written training manuals; and I have developed proven sales closing techniques that several companies still use today. And after viewing the CD, I must admit, you had my complete attention.

I am very interested in hearing more about the "All Opportunity!"

Sincerely,

Brian T. Martinez

### Founder's Club Outstanding PR Representatives

April

Agent	SGA	Times Qualified	Number Of Cards/Groups
Darrell Dorey	Ramin Kouladji	3	60 Groups
Vivian Dwyer	Billy Faulkner	2	52 Groups
Susan Fuldauer	Mark Hancock	11	46 Groups
Frances Yennie	Larry Geneser	1	53 Groups

## PROMOTIONS

### Promoted To Supervising Agent

Robert Aks Larry Geneser Kansas	Brian Anderson Rick Allig Minnesota	Marcus Bautista Kevin Khadivian Massachusetts
Charles Cantwell William Devine Louisiana	Sushen Chand Jalott-Fall California	Mary Clark Jeral Turner New Mexico
Darayl Davis Tyrone Conard Maryland	Lisa Donoghue Steve Friedlander New Zealand	Jacob Farino David Hausman Georgia
Gregg Furer Rick Allig Hawaii	Joel Hannon Guy Rouelle New Hampshire	Joshua Harkin Larry Geneser Kansas
Jason Jansma Scott Smith Illinois	Chris Jones Jeral Turner New Mexico	Barry Kiser Barace-Surace Ohio
Thomas McCormick Eric Gigliome New Jersey	John Michael David Hausman Georgia	Marie Murphy Ali Shahrak North Carolina
Kathleen Saco Kevin Khadivian Massachusetts	William Taylor Joseph Marone Illinois	Gary Wood Rick Allig Tennessee

### Promoted To General Agent

John Akers Chris Lefond Nebraska	James Beck Scott Smith Illinois	Barbara Bomer Barace-Surace Ohio
Maria Esposito Cohen-Hartman Arizona	Corbin Grimes William Jennings Colorado	Nikolay Gusev Larry Geneser Kansas
Bruce Hoins Mark Hancock Indiana	Leann Lovell Scott Smith Illinois	Dennis Mahone Larry Geneser Missouri
Eugene Neider Kyle McGee Texas	Matthew Nunan Eric Gigliome New Jersey	Claudia Ortega David Cohen California
Alex Roland Chris Lefond Nebraska	Michael Sacotte Gary Bieler Wisconsin	Condi Stokes Barace-Surace Ohio

### Promoted To Master General Agent

Terrance Brennan Scott Smith Illinois	Travis Geneser Larry Geneser Missouri	Mathew Hart Gary Bieler Wisconsin
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### Promoted To Regional General Agent

Vlad Basov  
Larry Geneser  
Kansas

Glynn Bergeron Robert Colley Louisiana	Timothy Clark Barace-Surace Ohio	Krista Fleming David Hausman Georgia	Colin Iggo Steve Friedlander New Zealand	MacArthur Little David Hausman Georgia	Elena O'Brien Eric Gigliome New Jersey
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Steve Clayton William Jennings Colorado	Zachary Hart Gary Bieler Wisconsin	Edmundo Martinez Cohen-Hartman Arizona	Robert Porter Billy Faulkner Virginia	Loren Wolf Eric Gigliome New Jersey
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Steven Jakubczak  
Scott Smith  
Illinois

Dodge Callahan Justin A. Jones Mississippi	Kelly Darrow Scott Smith Michigan	Spencer Fraise Scott Smith Iowa	Jerome Jackson Eric Gigliome New Jersey	Rael Lubner Robert Glower Michigan	Clarence Richards Scott Smith Michigan
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Edward Couture Guy Roswell Vermont	Don Hickey Rick Allig Ontario	Michael Mevissen Marc Zipper Florida	Anthony Robinson William Jennings Colorado
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## TOP INDIVIDUAL PRODUCERS



1. David Wang  
Downer's Grove, IL



2. Ruben Soberanes  
Walnut Creek, CA



3. Greg Spence  
Dallas, TX



4. Ed Stallworth-Cherry  
Houston, TX



5. Marlon Underwood  
Downer's Grove, IL



6. Peter Bardeson  
Beloit, WI



7. James Dattilo  
Jacksonville, FL



8. William Widmeyer  
Indianapolis, IN



9. Scott Cohen  
Dallas, TX



10. Fetullai Lavea  
Auckland, NZ

You Ain't Seen Nothing Yet!

TOP INDIVIDUAL PRODUCERS

All Time Record to Beat					
★ Thomas Glenn	Net ALP \$35,153	Year 2000	Month Dec.		
Name	Net ALP	Pers	N/G*	MGA	SGA
1. David Wang	\$18,899		93	Eric Nichols	Scott Smith
2. Ruben Soberanes	18,330	75.23	83		Jatoft-Foti
3. Greg Spence	15,401		96	David Zophin	Ed Orell
4. Ed Stallworth-Cherry	14,980		97		Kevin Pawlowski
5. Marlon Underwood	14,845		78	Paul Lund	Scott Smith
6. Peter Bardeson	14,839		93	Danny Van Houten	Joseph Manone
7. James Dattilo	14,464	74.49	83	George Urban	Marc Zipper
8. William Widmeyer	13,400		94	William Heath	Mark Hancock
9. Scott Cohen	12,922		95	David Zophin	Ed Orell
10. Fetulial Lavea	12,911		98		Steve Friedlander
11. Timothy Braquen	12,676		98		Richard Rutt
12. Christian Adams	12,354		90	Vito Pecoraro	Eric Giglione
13. Krista Thieme	12,152		100	Christine Hartman	Cohen-Hartman
14. David Ballard	11,838	82.04	77	Doreen Ryan-Foti	Jatoft-Foti
15. Theodore Pappas	11,813		100		Richard Rutt
16. Greg Schultz	10,751	82.86	88	Michael Knapick	Scott Smith
17. Paul Sagro	10,740		96	John Huber	Eric Giglione
18. Chad Nelson	10,497		97	Norman Barfoot	Ryan Whitley
19. Douglas Collins	10,437		86	Maureen Ford	Anne O'Driscoll
20. Mark Bleier	10,286	85.06	89		Gary Bleier
21. Eddie Norman	10,151		88	Eddie Norman	Scott Smith
22. Kobina Sekyi	10,130	78.25	89		Joseph Manone
23. Carlos Cantu	10,042		90	Steve Foti	Jatoft-Foti
24. Gail Sprenger	10,012		100		Gary Bleier
25. John Michael	9,983		95	Thomas Foley	David Hausman
26. Elena O'Brien	9,961		90	David Brister	Eric Giglione
27. Gary Beatty	9,900		100		Tom Williams
28. Robert Eriksen	9,830		94	Melinda-Rae Lyse	Rick Altig
29. Robert Delesky	9,783		92	Stephen Liberto	Eric Giglione
30. Preeti Sahgal	9,496	80.09	78		Joshua Chalom
31. Lonnie Butler	9,443		87		Ryan Whitley
32. Robert M. Smith	9,398	79.02	78	Don Wold	Rick Altig
33. Timothy McCleskey	9,353		100	Gary Williams	Rick Altig
34. Jacob Farino	9,321		92		David Hausman
35. Monique Chase	9,276		98		Tyrone Conard
36. Wesley Bangs	9,255	79.49	84	Wendell Bangs	Rick Altig
37. Andrew Fike	9,221	84.61	90	Thomas Foley	David Hausman
38. Anita St. Arnaud	9,186		100	Christine Hartman	Cohen-Hartman
39. Dorothy Ambrose	9,185		89	Narinder Dhillon	Scott Smith
40. Larry Chick	9,123	79.92	81	Robert Olson	Scott Smith
41. Gleb Ostrovsky	9,078	75.62	83		Justin A. Jones
42. James Palmes	9,022	83.26	85		Robert Colley
43. Charlotte Braddon	8,959		91		Altig-Martyn
44. Camella Canepa-Zipprich	8,831		96		Richard Rutt
45. Joseph Franc	8,662		89	John Huber	Eric Giglione
46. Kevin Lacy	8,612		92	David Zophin	Ed Orell
47. Scott Remmey	8,589	76.09	82	Jeffrey Dinocento	Eric Giglione
48. Ricardo Cardenas	8,578		100	David Zophin	Ed Orell
49. Charles Chastain	8,527		100	Allan Jennings	William Jennings
50. Daniel Bramley	8,449		90	Dennis Sullivan	Guy Rouelle

\*Percentage of Net to Gross

TOP INDIVIDUAL PRODUCERS

All Time Record to Beat					
★ Timothy Cruise	Net ALP \$242,696	Year 2000			
Name	Net ALP	Pers	N/G*	MGA	SGA
1. Ruben Soberanes	\$70,800	75.23	83		Jatoft-Foti
2. Marlon Underwood	70,379		78	Paul Lund	Scott Smith
3. James Dattilo	62,809	74.49	83	George Urban	Marc Zipper
4. Timothy Cruise	59,077	74.42	77	Robert Olson	Scott Smith
5. Eddie Norman	57,220		88	Eddie Norman	Scott Smith
6. David Wang	52,169		93	Eric Nichols	Scott Smith
7. Alex Chen	49,083	85.99	81	Alex Chen	Jatoft-Foti
8. Peter Bardeson	45,735		93	Danny Van Houten	Joseph Manone
9. Temitope Ajayi	45,330		82	Steve Foti	Jatoft-Foti
10. Paul Anderson	44,452	81.72	79	Opra-Anderson	Larry Geneser
11. Gleb Ostrovsky	44,283	75.62	83		Justin A. Jones
12. Roland Parker	41,385	83.51	79	Roland Parker	Tom Williams
13. Carlos Cantu	40,630		90	Steve Foti	Jatoft-Foti
14. DeMario Cooper	39,621		87	Yaroslav Bitman	Larry Geneser
15. Alice Shen	39,523	75.47	86	David Iriye	David Cohen
16. Timothy Clark	39,423	78.58	77	Eric Schott	Surace-Surace
17. Fetulial Lavea	38,865		98		Steve Friedlander
18. Eric Jackson	38,823		83	Yaroslav Bitman	Larry Geneser
19. Carrie Howard	38,276		84	Yaroslav Bitman	Larry Geneser
20. Andrew Fike	38,137	84.61	90	Thomas Foley	David Hausman
21. Damon Hartley	37,232		77	Yaroslav Bitman	Larry Geneser
22. Matt Henderson	36,853		83	Vance Rountree	Marc Zipper
23. Claudia Ortega	36,548		92	David Iriye	David Cohen
24. Elena O'Brien	36,139		90	David Brister	Eric Giglione
25. Peter Nikolov	36,123	76.03	94	Stephen Ross	Steve Friedlander
26. Wesley Bangs	35,700	79.49	84	Wendell Bangs	Rick Altig
27. Dean Beaucage	35,289	80.83	85	Michael O'Rourke	Larry Geneser
28. David Thornton	35,278	94.80	96	Erik Graham	David Cohen
29. Ramin Maghsoud	35,156	76.75	88	Larry Kudlacek	Ed Orell
30. Samuel Santiago	35,108		91	Paul Lund	Scott Smith
31. Bill Wade	34,668		85	Jack Seitz	Hancock-Boles
32. Mark Bleier	34,609	85.06	89		Gary Bleier
33. Richard Sauer	34,417		81	Stephen Liberto	Eric Giglione
34. Marisol Portillo-Mata	33,623	80.66	83	Lee Conti	David Cohen
35. Steven Jakubczak	33,246	78.73	90	Steven Jakubczak	Scott Smith
36. Sanita Tuufuli	33,244	74.58	89	James Isip	David Cohen
37. David Ballard	33,025	82.04	77	Doreen Ryan-Foti	Jatoft-Foti
38. Scott Remmey	32,723	76.09	82	Jeffrey Dinocento	Eric Giglione
39. Carla Miller	32,527	83.19	77		Chris Lafond
40. Kobina Sekyi	32,511	78.25	89		Joseph Manone
41. Jinzhou Zhao	32,506	87.39	89	Wilbur Smith	Rick Altig
42. Patrick Parisi	32,244	76.70	77		Lisa D'Amico
43. Donald Spence	32,157	82.33	77		Ramin Kouladji
44. Jason Jansma	31,809		89	Steven Jakubczak	Scott Smith
45. Stacey Wall	31,583	80.30	79	John Huber	Eric Giglione
46. Edward Couture	31,342		82	Dennis Sullivan	Guy Rouelle
47. Michael Thomas	31,218	77.37	78	Ocie Roy	Robert Smith
48. Arkadi Nulman	31,185	82.81	76	Vlad Basov	Larry Geneser
49. Jean Finley	31,069		89	Scott Sonnenberg	Larry Geneser
50. Brian Traboulay	31,059	85.27	90	Brian Traboulay	Rick Altig

\*Percentage of Net to Gross

# Show Me The Money

750+		500+		400+	
Agent	SGA	Agent	SGA	Agent	SGA
Ruben Soberanes	Jatoff-Foti	David Ballard	Jatoff-Foti	Dorothy Ambrose	Scott Smith
Greg Spence	Edward Orell	Mark Bleier	Gary Bleier	Wesley Bangs	Richard Altig
David Wang	Scott Smith	Carlos Cantu	Jatoff-Foti	Gary Beatty	Tom Williams
		Douglas Collins	Anne O'Driscoll	Lonnie Butler	Ryan Whitley
		Chad Nelson	Ryan Whitley	Monique Chase	Tyrone Conard
		Eddie Norman	Scott Smith	Larry Chick	Scott Smith
		Theodore Pappas	Richard Rutt	Timothy Cruise	Scott Smith
		Greg Schultz	Scott Smith	Maurice Davies	Steve Friedlander
		Paul Segro	Eric Giglione	Robert Delesky	Eric Giglione
		Kobina Sekyi	Joseph Manone	Robert Eriksen	Richard Altig
				Jacob Farino	David Hausman
				Andrew Fike	David Hausman
				Timothy McCleskey	Rick Altig
				John Michael	David Hausman
				Elena O'Brien	Eric Giglione
				Gleb Ostrovsky	Justin A. Jones
				James Palmes	Robert Colley
				Preeti Sahgal	Joshua Chalom
				Robert Smith	Rick Altig
				Gail Sprenger	Gary Bleier
				Anita St. Arnaud	Cohen-Hartman

600+	
Agent	SGA
Christian Adams	Eric Giglione
Peter Bardeson	Joseph Manone
Timothy Braquen	Richard Rutt
Scott Cohen	Edward Orell
James Dattilo	Marc Zipper
Fetullai Lavea	Steve Friedlander
Ed Stallworth-Cherry	Kevin Pawlowski
Krista Thieme	Cohen-Hartman
Marlon Underwood	Scott Smith
William Widmeyer	Mark Hancock

## April Qualifiers

Personal Producers				
All Personal Producers who write \$8,000 of Net ALP, with one point above the Company's current Quality Averages, will win the low level prize, a 50th Anniversary baseball cap. The winners are as follows:				
Abdulrazzaq Ahmed	Bryan Callahan	Robert Delesky	Timothy McCleskey	Joseph Sbeghen
Dorothy Ambrose	Candia Canepa-Zippich	John Dsouza	John Michael	Greg Schultz
David Ballard	Carlos Cantu	Wes Elder	Chad Nelson	Paul Segro
Chad Baltzell	Ricardo Cardenas	Robert Eriksen	Eddie Norman	Kobina Sekyi
Wesley Bangs	Monique Chase	Jacob Farino	Elena O'Brien	Robert M. Smith
Gary Beatty	Charles Chastain	Andrew Fike	Gleb Ostrovsky	Gail Sprenger
Robert Beck	Larry Chick	Joseph Franc	James Palmes	Anita St. Arnaud
Mark Bleier	Douglas Collins	Robert Harris	Trisha Patton	William Taylor
Charlotte Braddon	Timothy Cruise	Kevin Lacy	Scott Remney	Michael Thomas
Daniel Bramley	Jason Danielson	Robert Link	Preeti Sahgal	Jill Westaway
Lonnie Butler	Maurice Davies	Gavin Marsich	Ronald Sanchez	

Personal Producers				
All Personal Producers who write \$12,000 of Net ALP, with one point above the Company's current Quality Averages, will win the high level prize, a 50th Anniversary golf umbrella. The winners are as follows:				
Christian Adams	Scott Cohen	Theodore Pappas	Ed Stallworth-Cherry	David Wang
Peter Bardeson	James Dattilo	Ruben Soberanes	Krista Thieme	William Widmeyer
Timothy Braquen	Fetullai Lavea	Greg Spence	Marlon Underwood	

P.R. Representatives				
All P.R. Representatives who submit two Original TG contracts, with a minimum combined membership of 500 members, will win the low level prize, a 50th Anniversary baseball cap. The winners are as follows:				
Kenneth Altizer	Susan Fiddauer	Patti Morgan	Steven Newton	David Provencher
George Farenthold	Stephanie Hilton			

P.R. Representatives				
All P.R. Representatives who submit three Original TG contracts, with a minimum combined membership of 1,000 members, will win the high level prize, a 50th Anniversary umbrella. The winners are as follows:				
Robin Andrade	Anne Bowyer	Cynthia Lebrun-Yaffe	Mary Sandoval	Frances Yennie
Linda Bauknecht-Hicks	Darrell Dorey			


Next Month You Could Win A 50th Anniversary Garment Bag or Pocket Notebook!

## TOP SUPERVISING AGENTS


## TOP GENERAL AGENTS



**1. Victoria DeRosier**  
Crystal, MN



**2. Demetria Bryant**  
St. Louis, MO



**3. Michael Smith**  
Redmond, WA



**All Time Record to Beat**  
Month: \$43,409 1st Yr. Gino Tanzil

**All Time Record to Beat**  
Month: \$50,606 Net ALP Chad Roehrs

### April Production

Name	1st Year Agent	Net ALP	Pers	N/G	# 1st Yr Agents	MGA	SGA
1. Victoria DeRosier	\$14,414	\$17,751		87	3	Gary Williams	Rick Altig
2. Demetria Bryant	13,906	18,273		91	2	Scott Sonnenberg	Larry Geneser
3. Michael Smith	13,766	21,773		88	7	Kimberley Veillon	Rick Altig
4. David Haudrich	11,618	13,844		90	4	Ocie Roy	Robert Smith
5. James Scott	10,967	15,127		80	2	Gary Williams	Rick Altig

**All Time Record to Beat**  
YTD: \$142,726 1st Yr. Vladimir Opra

**All Time Record to Beat**  
YTD: \$237,992 Net ALP Vladimir Opra

### YTD Production


Name	1st Year Agent	Net ALP	Pers	N/G	# 1st Yr Agents	MGA	SGA
1. Martin Hoodl	\$41,737	\$62,327		85	4	Michael O'Rourke	Larry Geneser
2. David Haudrich	36,496	49,651		90	4	Ocie Roy	Robert Smith
3. Victoria DeRosier	32,595	39,302		87	3	Gary Williams	Rick Altig
4. Michael Smith	26,863	36,630		88	7	Kimberley Veillon	Rick Altig
5. Demetria Bryant	24,535	43,710		91	2	Scott Sonnenberg	Larry Geneser

Supervising Agent selection guidelines for recognition in the Spotlight are as follows: Must have one First Year Agent coded and meet all production requirements.

**1. Alan Becker**  
St. Louis, MO



**2. Gary Selesky**  
Downer's Grove, IL




**3. Francisco Perez**  
Edison, NJ



**4. Richard Sauer**  
Edison, NJ



**5. Diana Watkins**  
Portland, OR



**All Time Record to Beat**  
Month: \$76,291 1st Yr. Alan Becker

**All Time Record to Beat**  
Month: \$103,854 Net ALP Don Foli

### April Production

Name	1st Year Agent	Net ALP	Pers	N/G	# 1st Yr Agents	MGA	SGA
1. Alan Becker	\$40,016	\$45,866	79.28	79	10	Yaroslav Bitman	Larry Geneser
2. Gary Selesky	28,786	36,785	87.13	85	7	Michael Knapick	Scott Smith
3. Francisco Perez	27,509	33,403	74.71	84	6	Stephen Liberto	Eric Giglione
4. Richard Sauer	27,420	35,848		95	5	Stephen Liberto	Eric Giglione
5. Diana Watkins	25,513	27,886		91	7	Hurst Kopp	Rick Altig
6. Leanne Hughes	22,491	36,832		85	5	David Brister	Eric Giglione
7. Bob Zuccalmaglio	19,074	29,207		88	5		Kevin Khadvian
8. Margaret Harrison	18,949	19,186		77	7		Joshua Chalom
9. Matt Henderson	17,054	24,124		90	4	Vance Rountree	Marc Zipper
10. Kristina Harrell	16,197	19,810		85	6	Robert Hughes	Jack Kirschling

**All Time Record to Beat**  
YTD: \$395,699 1st Yr. James Peate

**All Time Record to Beat**  
YTD: \$864,620 Net ALP

### YTD Production

Name	1st Year Agent	Net ALP	Pers	N/G	# 1st Yr Agents	MGA	SGA
1. Alan Becker	\$229,559	\$255,162	79.28	79	10	Yaroslav Bitman	Larry Geneser
2. Chad Roehrs	125,421	141,408		81	6	Yaroslav Bitman	Larry Geneser
3. Gary Selesky	98,071	129,165	87.13	85	7	Michael Knapick	Scott Smith
4. Francisco Perez	78,339	101,813	74.71	84	6	Stephen Liberto	Eric Giglione
5. Michael Thomas	72,710	104,124		82	6	Ocie Roy	Robert Smith
6. Richard Sauer	68,341	106,122		95	5	Stephen Liberto	Eric Giglione
7. Leanne Hughes	59,125	110,646		85	5	David Brister	Eric Giglione
8. Rudi Camenzind	58,504	83,175	88.63	90	4	Erik Graham	David Cohen
9. Bob Zuccalmaglio	58,024	77,884		88	5		Kevin Khadvian
10. Margaret Harrison	46,283	47,380		77	7		Joshua Chalom

General Agent selection guidelines for recognition in the Spotlight are as follows: Must have two First Year Agents coded and meet all production requirements.

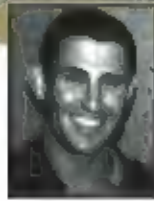
# Top Master General Agents



1. David Brister  
Plymouth Meeting, PA



2. Yaroslav Bitman  
St. Louis, MO



3. David Zophin  
Dallas, TX



4. Stephen Liberto  
Plymouth Meeting, PA



5. Robert Hughes  
Charlotte, NC



6. Paul Lund  
Downer's Grove, IL



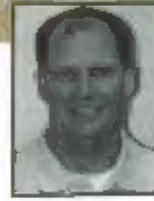
7. Stephen Ross  
Auckland, NZ



8. John West  
Charleston, WV



9. Vance Rountree  
Altamonte Springs, FL



10. Michael Knapick  
Downer's Grove, IL

## April Production

All Time Record to Beat

Month: \$190,463 1st Yr. Ed Orell

All Time Record to Beat

Month: \$236,811 Net ALP Ed Orell

Name	1st Yr. Agent	Net ALP	Pers	NG	#1st Yr. Agents	SGA
1. David Brister	\$94,019	\$129,799	75.40	78	20	Eric Giglione
2. Yaroslav Bitman	91,169	97,040	80.69	80	24	Larry Geneser
3. David Zophin	90,441	92,566		95	13	Ed Orell
4. Stephen Liberto	52,359	68,442	74.16	80	11	Eric Giglione
5. Robert Hughes	47,033	59,552	76.71	80	19	Jack Kirschling
6. Paul Lund	46,573	53,742	82.37	82	11	Scott Smith
7. Stephen Ross	42,671	60,952	81.33	93	12	Steve Friedlander
8. John West	41,827	45,521	78.60	83	17	Marc Morton
9. Vance Rountree	40,358	43,635		87	9	Marc Zipper
10. Michael Knapick	40,135	45,592	76.59	79	11	Scott Smith
11. Eric Nichols	39,046	49,830	76.86	80	4	Scott Smith
12. Christine Hartman	38,339	59,444	74.42	81	11	Cohen-Hartman
13. Gregory Partee	37,128	45,855		91	10	Hancock-Boles
14. Ocie Roy	36,475	38,864		82	7	Robert Smith
15. Michael O'Rourke	36,452	35,017		87	12	Larry Geneser
16. Norman Barfoot	33,725	38,275		91	6	Ryan Whitlay
17. Danny Van Houten	32,222	39,842		89	11	Joseph Manone
18. Scott Sonnenberg	30,214	39,706		89	6	Larry Geneser
19. Dennis Sullivan	29,976	35,763	77.85	82	12	Guy Rouella
20. Gay Deitch	28,359	32,662	73.98	80	8	Dennis Ishler

## YTD Production

All Time Record to Beat

YTD: \$1,409,138 1st Yr. Ed Orell

All Time Record to Beat

YTD: \$2,046,700 Net ALP Ed Orell

Name	1st Yr. Agent	Net ALP	Pers	NG	#1st Yr. Agents	SGA
1. Yaroslav Bitman	\$437,456	\$462,613	80.69	80	24	Larry Geneser
2. David Brister	278,542	395,726	75.40	78	20	Eric Giglione
3. Michael Knapick	246,602	314,077	76.59	79	11	Scott Smith
4. Paul Lund	244,585	258,871	82.37	82	11	Scott Smith
5. Stephen Liberto	203,695	321,442	74.16	80	11	Eric Giglione
6. Ocie Roy	177,696	188,933		82	7	Robert Smith
7. David Iriye	173,984	176,864	85.17	89	13	David Cohen
8. Vance Rountree	164,784	184,985		87	9	Marc Zipper
9. Michael O'Rourke	164,294	176,735		87	12	Larry Geneser
10. John West	143,095	170,085	78.60	83	17	Marc Morton
11. Robert Hughes	138,148	180,758	76.71	80	19	Jack Kirschling
12. Lee Conti	131,615	226,546	75.39	85	13	David Cohen
13. Scott Sonnenberg	129,960	167,863		89	6	Larry Geneser
14. Vlad Basov	126,419	274,227	78.51	76	9	Larry Geneser
15. Stephen Ross	125,095	177,190	81.33	93	12	Steve Friedlander
16. Erik Graham	121,328	272,494	82.08	86	7	David Cohen
17. Steven Lee	117,543	158,749	82.64	82	7	Rick Altig
18. Eric Nichols	116,027	168,382	76.86	80	4	Scott Smith
19. Gay Deitch	108,591	123,168	73.98	80	8	Dennis Ishler
20. David Zophin	104,144	107,714		95	13	Ed Orell

Master General Agent selection guidelines for recognition in the Spotlight are as follows: Must have four First Year Agents coded and meet all production requirements.

# MGA Monthly Bonus Program

## 65 Percent and 70 Percent Contracts



Master General Agents are eligible for a monthly bonus equal to a percent of the monthly Net ALP on each Agent under them who meets a minimum production requirement, a Persistency and/or Net To Gross requirement. The MGA must also meet the Persistency and/or Net To Gross requirement with a minimum number of codes to be eligible.

The bonus is available on all Personal Producers, Supervising Agents and General Agents coded under their hierarchy. There is no maximum number of people who can receive a bonus. Below are the guidelines for eligibility, and the bonus percentages to be paid based on the contract date of each eligible Agent:

1. The MGA must have a minimum of three codes in a rolling three month period, to be eligible for the MGA Bonus. A code for this purpose is an Agent who has produced a minimum of \$4,000 of Net ALP within their first 60 days. For new MGAs, we will allow them to qualify with one code of \$4,000 of Net ALP. After the initial 60 days is up we will require the MGA to have three codes with \$4,000 in a rolling three month period.
2. The MGA and a Personal Producer must have one point above the Company's average Net To Gross and one point above the Company's average Persistency to be eligible. Net to Gross will only be used through the seventh month. After seven months, both Persistency and Net To Gross will be required.
3. The MGA must have a minimum of three active Personal Producers, SAs or GAs coded to them to be eligible.
4. A Personal Producer must have a minimum of \$6,000 Net ALP for the month in order to count toward the MGA Bonus.

For more bonus information please go to [www.aillife.com](http://www.aillife.com). Note: Watch for new management bonus qualifications effective July 1, 2001.

### April Bonus Qualifiers

David Zophin \$12,160	David Brister \$3,729	Gregory Partee \$2,563	David Iriye \$1,115
Stephen Liberto \$6,267	John Huber \$3,235	Narinder Dhillon \$2,561	Steven Jakubczak \$1,098
Paul Lund \$5,055	Scott Geisel \$3,224	Lawrence Hauck \$2,433	John W. West \$1,085
Yaroslav Bitman \$4,421	Gay L. Deitch \$3,189	Patrick Shehan \$2,020	Robert Hughes \$1,061
Christine Hartman \$4,276	Dennis Sullivan \$3,120	Scott Baker \$1,957	Kimberley Veillon \$912
Michael Knapick \$3,934	Scott Sonnenberg \$3,094	Vance Rountree \$1,887	Michael O'Rourke \$723
Stephen Ross \$3,890	Vito Pecoraro \$2,849	Ocie Roy \$1,609	
Eric Nichols \$3,874	Maureen Ford \$2,801	Erik Graham \$1,220	

**Total \$91,362**



**Celebrating Success**  
Featured here are some of American Income's Convention Award winners. They were recognized for their outstanding achievements during the year 2000, Convention 2001 Royal Caribbean Cruise Line's Nordic Empress April 23-27, 2001





## TOP STATE GENERAL AGENTS



Larry Geneser

Category I	APRIL PRODUCTION						YEAR TO DATE PRODUCTION				
	SGA	1st Yr Agent	Quota	% Of Quota*	Net ALP	NG	Pers	1st Yr Agent	Quota	% Of Quota	Net ALP
	Larry Geneser	\$236,956	\$96,000	247	\$302,387	76	74.97	\$1,050,828	\$384,000	274	\$1,394,751
	Eric Giglione	195,090	120,000	163	305,545	77	74.85	679,936	444,000	153	1,149,905



William Jennings

Category II	APRIL PRODUCTION						YEAR TO DATE PRODUCTION				
	SGA	1st Yr Agent	Quota	% Of Quota*	Net ALP	NG	Pers	1st Yr Agent	Quota	% Of Quota	Net ALP
	William Jennings	\$81,923	\$60,000	137	\$96,168	80	75.61	\$310,005	\$216,000	144	\$370,801
	Kevin Khadivian	59,100	60,000	99	67,192	76	76.15	231,314	240,000	96	254,611
	Hancock-Boles	68,831	72,000	96	90,998	78	74.93	257,721	288,000	89	381,368



Category III	APRIL PRODUCTION						YEAR TO DATE PRODUCTION				
	SGA	1st Yr Agent	Quota	% Of Quota*	Net ALP	NG	Pers	1st Yr Agent	Quota	% Of Quota	Net ALP
	Cohen-Hartman	\$46,427	\$48,000	97	\$77,624	82	75.36	\$120,246	\$192,000	83	\$307,753
	Dennis Ishler	39,811	48,000	83	57,394	79	76.08	180,119	192,000	94	241,910

\*Only the leading SGAs with 100 percent or better in monthly Percent of Quota will have their picture displayed on this page.

## TOP STATE GENERAL AGENTS



Joseph Manone

Category IV	APRIL PRODUCTION						YEAR TO DATE PRODUCTION				
	SGA	1st Yr Agent	Quota	% Of Quota*	Net ALP	NG	Pers	1st Yr Agent	Quota	% Of Quota	Net ALP
	Joseph Manone	\$72,965	\$36,000	203	\$127,953	83	77.96	\$256,408	\$144,000	176	\$488,446
	Robert Smith	39,862	36,000	111	42,251	79	80.66	181,717	144,000	126	193,400
	Lisa D'Amico	32,727	36,000	91	56,722	79	75.81	144,928	144,000	101	255,584



Guy Rouelle

Category V	APRIL PRODUCTION						YEAR TO DATE PRODUCTION				
	SGA	1st Yr Agent	Quota	% Of Quota*	Net ALP	NG	Pers	1st Yr Agent	Quota	% Of Quota	Net ALP
	Guy Rouelle	\$29,976	\$24,000	125	\$35,763	81	75.34	\$99,782	\$86,000	104	\$123,890
	Chris Lafond	23,049	24,000	96	28,463	77	80.27	90,683	96,000	94	123,259



Richard Ruff

Category VI	APRIL PRODUCTION						YEAR TO DATE PRODUCTION				
	SGA	1st Yr Agent	Quota	% Of Quota*	Net ALP	NG	Pers	1st Yr Agent	Quota	% Of Quota	Net ALP
	Richard Ruff	\$45,683	\$24,000	190	\$45,683	98		\$45,683	\$24,000	190	\$45,683
	Ed Orell	100,386	60,000	167	113,741	96		114,090	84,000	136	128,890
	Ryan Whitley	54,600	36,000	152	59,150	93		64,774	60,000	108	78,218

\*Only the leading SGAs with 100 percent or better in monthly Percent of Quota will have their picture displayed on this page.

## Persistence

I have been working on a great idea developing a financial literacy program for a Foundation I support. The idea is to integrate a *dare-to-dream* goal setting curriculum with a financial literacy program. This strategy, I believe, will give kids the practical tools they need in order to realize their dreams.

I have been so enthusiastic about this idea that I already have several companies interested in discussing the project, and possibly underwriting the program. And all this is fine and good, but I do not have the Foundation's approval — yet!

I was told, "You need to stop, slow down and be a little more patient with respect to our process and procedures." I think I got a little

ahead of myself on this, because I got my hand slapped by the Foundation. There is just one thing I cannot figure out — what did I do wrong? I have an excellent idea, — it is a win-win situation — and I am willing to get it started. I moved forward on

this knowing I would ruffle a few Foundation feathers, and obviously my enthusiasm has forced them to move faster than they are comfortable. Thus, by pushing for action, I consequently got my hand slapped.

We make choices every day, and the choices we make ultimately predict the outcome of daily situations. As for my situation, I too have choices. I can stop with the pursuit of my idea and do nothing. I can be patient and wait until the Foundation is ready to move forward. I can find another organization which may be interested in my idea, or I can be persistent in pushing the Foundation forward. Whatever path I choose, the choice is mine and will ultimately affect the outcome of my initial idea.

This scenario brings a lot to light when it comes to our line of business. The choices we make on the job definitely affect the final outcome in regard to the business relationships we seek to build.

How many times are you faced with situations where you are trying to get your TG13, and we hit a roadblock? When a group tells you "No", do we shrug, let up and walk away? Should you just stop and accept the roadblock, or should you search for a way around? Stopping is defined as a pause, a layover or standing motionless. Is this the proper way to approach your everyday obstacles — to stand motionless?

When groups tell you "No", do you sit and wait for them to change their minds? Patience — non-resistant passiveness — can be a virtue, but are you willing to rest your business on someone else's schedule? Is being patient entrenching you in the status quo?

How many times have you been told "No?" Are you always trying to find your way to a "Yes?" Persistence, tenacious, steadfast determination, can provide you with the "Yes" you are looking for. "No" can be a complacent word, but how we choose to respond to "No" can make the difference between trying to be successful and becoming successful! The choice is yours, and you will have to be prepared to accept what comes from your decision. I know one thing, I am going to put stop aside, I am going to save my patience, and I am going to choose persistence — even though my hand still stings!

I challenge you to put on persistence and see how it feels. You may ruffle some feathers, but you will be smiling when you get your hand slapped!

*Denise Bowyer*



from the desk of  
**Denise Bowyer**  
National Public Relations  
Director

"Ambition is the path to success. Persistence is the vehicle you arrive in."

— Bill Bradley

## Qualifiers

BRENDA DISOMMA	\$748
LAURIE OMASCH	\$748
ROBERT DAILEY	\$715
LEO VANDENBUSSCHE	\$715
AL WALL	\$715
MALKA ARONY	\$683
JOHN MOLINA	\$650
BERNARD WENDEKIER	\$650
KENNETH ALTIZER	\$575
DAVID BLAISDELL	\$575
ROBIN DENHAM	\$575
DARRELL DOREY	\$575
IRENE RURYCZ	\$575
RONA SPANO	\$575
ROBIN ANDRADE	\$550
PATTI MORGAN	\$550
ROBERT ULREICH	\$525
SHARON SWINFORD	\$440
LOU NELL BUSBY	\$420
EILEEN HANSON-KELLY	\$400
VIVIAN DWYER	\$345
JOHN WILKINSON	\$345
ROGER JOHNSON	\$300
JENNY WILLIAMS	\$300
RICHARD CASE	\$288
NANCY RISING	\$288
JOSEPH WARD	\$275
RICHARD HARMON	\$263
GILBERT SCIAQUA	\$263
MARY SANDOVAL	\$250
SANDRA JOHNSON	\$230
C. J. BRIGGLE	\$210
AYANNA PRENDERGAST	\$210
DAVID PROVENCHER	\$210
SUSAN FULDAUER	\$200
SHERYL SALAKAS	\$200

Total **\$14,026**

JANUARY  
FEBRUARY  
MARCH  
APRIL  
MAY  
JUNE  
JULY  
AUGUST  
SEPTEMBER  
OCTOBER  
NOVEMBER  
DECEMBER



## TOP PR REPRESENTATIVES

### PR Manager



**Debbie Enstedt**  
Winnipeg, MB

### Category A:



**John Molina**  
Walnut Creek, CA



**Bernard Wendekier**  
Kaneohe, HI

### Category B:



**Malka Arony**  
Phoenix, AZ



**Laurie Onasch**  
Menomonee Falls, WI

### Category C:



**Darrell Dorey**  
Halifax, NS



**Frances Yennie**  
Kansas City, MO



## TOP PR REPRESENTATIVES

### April Production

PR Manager	No. Cards	SGA
1. <b>Debbie Enstedt</b>	<b>14,904</b>	<b>Rick Altig</b>
2. Charles Hill	7,803	Jatoft-Foti
3. Malka Arony	4,889	Cohen-Hartman

### All Time PR Card Production Record

Month: 18,960 cards **Anthony Gentili**

Category A	No. Cards	SGA
1. <b>John Molina</b>	<b>3,333</b>	<b>Jatoft-Foti</b>
2. Bernard Wendekier	2,519	Rick Altig
3. Al Wall	2,350	Joshua Chalom
4. Robert S. Dailey	2,266	Eric Giglione
5. Leo VanDenBussche	2,195	Rick Altig

Category B	No. Cards	SGA
1. <b>Malka Arony</b>	<b>3,530</b>	<b>Cohen-Hartman</b>
2. Laurie Onasch	3,430	Joseph Manone
3. Anne Bowyer	2,650	Richard Rutt
4. Eileen Hanson-Kelly	1,470	Jack Kirschling
5. Cheryl Cook	1,084	Dennis Ishler

### All Time PR Group Production Record

Month: 61 groups **Patti Morgan**

Category C	No. Groups	SGA
1. <b>Darrell Dorey</b>	<b>20</b>	<b>Ramin Kouladji</b>
2. Frances Yennie	18	Larry Geneser
3. Mary Sandoval	15	Kevin Khadivian
4. Kenneth Altizer	14	Marc Morton
5. Vivian Dwyer	13	Billy Faulkner

### YTD Production

PR Manager	No. Cards	SGA
1. <b>Debbie Enstedt</b>	<b>42,953</b>	<b>Rick Altig</b>
2. Charles Hill	25,626	Jatoft-Foti
3. Rona Spano	11,102	Scott Smith

### All Time PR Card Production Record

YTD: 61,879 cards **Denise Bowyer**

Category A	No. Cards	SGA
1. <b>Charles Hill</b>	<b>12,355</b>	<b>Jatoft-Foti</b>
2. Brenda DiSomma	9,752	Eric Giglione
3. Anthony Gentili	7,783	Rick Altig
4. Rona Spano	7,733	Scott Smith
5. Robert S. Dailey	7,386	Eric Giglione

Category B	No. Cards	SGA
1. <b>Laurie Onasch</b>	<b>8,667</b>	<b>Joseph Manone</b>
2. No Ora Samuela	6,181	Steve Friedlander
3. Malka Arony	5,967	Cohen-Hartman
4. Cynthia Blumert	4,615	Matt Blumert
5. Erin McKee	3,500	Jack Kirschling

### All Time PR Card Production Record

YTD: 320 groups **Darrell Dorey**

Category C	No. Groups	SGA
1. <b>Patti Morgan</b>	<b>65</b>	<b>William Devine</b>
2. Darrell Dorey	60	Ramin Kouladji
3. Frances Yennie	53	Larry Geneser
4. Richard Harmon	52	Ryan Whitley
5. Vivian Dwyer	49	Billy Faulkner

Category A = Categories one and two. Category B = Categories three, four and five. Category C = Top number of contracts signed from all SGA categories. Public Relations Manager selection guidelines for recognition in the *Spotlight* are as follows: Must have two PR Representatives coded and meet all production requirements.

MONETARY DONATIONS

American Income Life

- Donated \$4,000 to the Corpus Christi Chapter of LCLAA.
- Donated \$1,000 to the Corpus Christi Chapter of LCLAA for their Paul Montemayor Scholarship Fund.

Rick Altig Agency

- Donated \$200 to the Canadian LPN Association.
- Contributed \$150 to the Washington IBT Joint Council 28.
- Made a \$125 contribution to Washington's Pride at Work program.
- Donated \$500 to Washington's Hawks For Dawgs.
- Donated \$200 to Alaska's Public Employees 71.
- Contributed \$200 to Alaska's Machinists 1090.
- Donated \$100 to Alaska's Hear and Frost Workers Union.
- Made a \$100 contribution to Alaska's Sheetmetal 23.
- Contributed \$100 to Alaska's Carpenters' Union 1281.
- Donated \$500 to Minnesota's SEIU Local 284 Scholarship Fund.
- Donated \$100 to Minnesota's Lakes and Plains Carpenters.
- Contributed \$700 to the John Mantron Scholarship Fund.
- Donated \$250 to sponsor the Schofield CU Golf Tournament.
- Donated \$125 to sponsor the Delemonste FCU Golf Tournament.
- Made a \$100 contribution to Hawaii's Kauai Teachers Union.
- Contributed \$150 to Hawaii's Kolona FCU.
- Donated \$100 to the Middle Tennessee CLC Scholarship Fund.
- Donated \$1,000 to Tennessee's Labor Management Conference.
- Made a \$100 contribution to the Tennessee United Way Community Service program.
- Donated \$330 to the Little Angels Golf Tournament.
- Made a \$1,000 contribution the British Columbia Teamsters 213 Scholarship Fund.
- Contributed \$500 to sponsor the British Columbia Laborers Golf Tournament.
- Donated \$500 to Alberta's May Works Society.
- Donated \$64 to Alberta's USWA 1595.
- Donated \$50 to Manitoba's USWA 8144.
- Made a \$53 contribution to the Winnipeg Labor Council for raffle prizes.
- Donated \$1,500 to the Manitoba CUPE 500 Scholarship Fund.
- Contributed \$2,500 to the Manitoba Federation of Labor Advisory.

Steve Friedlander Agency

- Contributed \$6,000 to the Service and Food Workers' Union.
- Donated \$563 to the New Zealand Dairy Workers' Union.

Mark Hancock Agency

- Donated \$100 to the Teamsters Local 364 to sponsor a hole at their Annual Golf Outing.

Jatoft-Foti Agency

- Contributed \$395 to the Working for America Institute in San Jose, California.
- Donated \$650 to sponsor a hole and two players in the Fresno CLC Golf Tournament.
- Donated \$1,000 to sponsor the CSEA Disaster Relief Golf Tournament.
- Contributed \$250 to the Fresno Police Officers Association to sponsor a golf hole.
- Contributed \$1,000 to the IBT 601 Strike Fund.
- Donated \$1,000 to the California Grange Association.

Kyle McGee Agency

- Donated \$150 in restaurant and retail gift certificates to the First Community Credit Union, STAR Credit Union, Tri-District Federal Credit Union and the IBEW Federal Credit Union.

Scott Smith Agency

- Donated \$2,000 to sponsor the Annual Iowa State Legislative Dinner.
- Donated \$230 to the Steelworkers Local 1010 for the purchase of a TV.
- Donated \$300 to sponsor a softball team in the DeKalb County Park District.
- Donated \$200 to the Amputees in Motion Organization, supported by IBEW 134, for the purchase of gift certificates.
- Donated \$375 to the Chicago Building Trades to purchase a TV for a fund raiser raffle.
- Donated \$400 to sponsor the UFCW fund raiser to benefit Leukemia research.
- Made a \$100 contribution to the Mechanics 701 fund raiser to support Guidedogs of America.
- Donated \$375 to the Annual IBEW International Conference for the purchase of gift certificates.
- Made a \$200 contribution to the First Annual United Brotherhood of Carpenters Statesman of the Year dinner.
- Contributed \$490 towards the purchase of a TV for the Teamsters 714 fund raiser to benefit the Little City Foundation.
- Made a \$200 contribution to the CLUW for the Annual International Women's Person of the Year.
- Made a \$235 contribution towards the purchase of a TV for the SEIU 880 annual fund raiser.
- Contributed \$100 to the Annual Illinois Irish American Labor dinner and fund raiser.
- Made a \$130 contribution to the Michigan Plumbers Local 133 softball fund raiser.
- Donated \$350 to the Roger Ankeley Retirement dinner for the IBEW 150.
- Donated \$75 to the Chicago Federation of Labor Annual Workplace Safety fund raiser.

**Total \$33,165**

The AIL Labor Advisory Board Welcomes...

Michael Sacco

President of the Seafarers International Union of North America, AFL-CIO



Michael Sacco is the President of the Seafarers International Union of North America, AFL-CIO, a federation of 18 autonomous unions representing 80,000 merchant mariner, industrial, service and government workers, and others in various professions. He was elected to this position by the SIUNA executive board in June 1988.

Mr. Sacco is also the President of his home union, the SIUNA, an affiliated Seafarers International Union Atlantic, Gulf, Lakes and Inland Waters District

(AGLIWD). The district's membership is composed of mariners, boatmen and fishermen working aboard U.S. flag deep sea ships, Great Lakes vessels and inland waters and harbor boats.

In November 1991, at its Nineteenth Biennial Constitutional Convention, Mr. Sacco was elected as Vice President of the AFL-CIO, the federation of 75 national and international unions representing more than 14 million workers in the United States.

Since 1988, Mr. Sacco has served as President of the AFL-CIO Maritime Trades Department, representing 32 unions with members engaged in

shipping and maritime related trades. He was re-elected to the post during the 1997 MTD Biennial Convention.

From 1976 to 1988, Mr. Sacco directed the SIU AGLIWD Great Lakes and Inland Waters Division as Vice President. Based in St. Louis, he served as Secretary/Treasurer of the Greater St. Louis Area and Vicinity Port Council (an MTD chartered organization), and as an Executive Board Member of the Missouri State AFL-CIO.


Michael Sacco was also the Vice President of the Seafarers Harry Lundeberg School of Seamanship from 1968 to 1978. The school, located on the grounds of the Paul Hall Center for Maritime Training and Education in Piney Point, Maryland, prepares young men and women for a career aboard U.S. flag commercial vessels and provides upgrading opportunities to active members.

Mr. Sacco joined the SIU in 1958 and served aboard U.S. flag merchant vessels until he came ashore during the 1960s to serve the SIU in a succession of union posts, including those of Patrolman, Port Agent and Headquarters representative.

A native of Brooklyn, New York, Michael Sacco served in the U.S. Air Force from 1954 to 1958. He and his wife, Sophie, have five children.

*"Do not follow where the path may lead. Go instead where there is no path and leave a trail."*

— Muriel Strode



# The Other Side

## Of Las Vegas

Las Vegas offers more than just a bright lights, big city mentality. In fact, there is a whole different world just at the city's edge. Las Vegas is surrounded by the best nature has to offer. The clay landscape and the mountainous terrain are remnants of what brought early pioneers to the west. This part of Nevada is rich in Native American history and is a virtual playground for anthropology and archaeology. So if you are the adventurous type, there is plenty for you to do beyond the city limits on the other side of Las Vegas.

Old Las Vegas Mormon  
Fort Historic Park  
[www.vegaspacc.com](http://www.vegaspacc.com)

Majorie Barrick Museum  
Of Natural History  
(702)895-3381

King Tut's Tomb &  
Museum  
(800)288-1000

Secret Garden At  
The Mirage  
[www.themirage.com](http://www.themirage.com)

Las Vegas Indian Center  
(702)647-5842

Cowboy Trail Rides  
[www.cowboytrailrides.com](http://www.cowboytrailrides.com)

Flyaway Indoor Skydiving  
(702)731-4768

Star Trek: The Experience  
[www.starttrekexp.com](http://www.starttrekexp.com)

Nevada State Museum  
(702)486-5205

Carroll Shelby Museum  
(702)643-3000

Hoover Dam  
[www.travelnevada.com](http://www.travelnevada.com)

Red Rock Canyon  
[www.travelnevada.com](http://www.travelnevada.com)

**American Income Life Convention** June 27-30, 2002